

**The Times-Dispatch**

Business Office: 100 N. Main Street, Richmond, Va.  
Advertising Office: 100 N. Main Street, Richmond, Va.  
Subscription Office: 100 N. Main Street, Richmond, Va.

**BY MAIL.** One Year, \$10.00; Six Months, \$6.00; Three Months, \$3.50. In Advance.

**POSTAGE PAID.** Year, \$10.00; Six Months, \$6.00; Three Months, \$3.50. In Advance.

**By Times-Dispatch Carrier Delivery Service in Richmond (and suburbs) and Petersburg.** One Week, \$1.00; Two Weeks, \$1.75; One Month, \$3.00; Three Months, \$8.00; Six Months, \$15.00; One Year, \$28.00. In Advance.

Entered January 7, 1903, at Richmond, Va., as second-class matter under act of Congress of March 3, 1879.

TUESDAY, MAY 14, 1912.

**EDUCATION IN GOOD BANKING.**

Richmond, as the financial center of the South, has every reason to be gratified at the opportunity that will be offered it to-night to hear a discussion of present financial problems and conditions from Professor J. Laurence Laughlin, of Chicago.

Professor Laughlin is a recognized authority on the difficult and abstruse science of money and banking. For some years past Professor Laughlin has devoted his abilities and energies to the tedious task of trying to make the ordinary business man appreciate the vital and important relation that good banking holds to personal income. American business men, like nearly every other race on earth, have shown themselves violently averse to making any changes. That money old doctrine, what was good enough for our fathers is good enough for us, is even harder to overcome in monetary matters than in the more spectacular campaigns waged against typhoid fever and smallpox, for example. And yet, sanitation can eliminate typhoid and vaccination can stamp out smallpox. It is therefore not beyond the dream of optimists that sound financial laws may make panics things of the past.

As long as the instinct for extravagance and the desire to get rich quick spring in the human heart, we shall undoubtedly have periods of overindulging, with their consequent relapse into depression and depression. But even the apoplexy of provincial America will and it hard to justify a condition which exposes this country to financial crises of an intensity, duration and havoc that are unknown elsewhere.

Even half-awakened China is freed from violent commercial panics than America in its pride of place and enlightenment.

When we consider that Richmond has increased its banking resources six-fold in the last sixteen years, and that our banking capital and deposits are really, at bottom, only a manifestation of the growth of this community in population, wealth, manufacture and productive capacity, it seems too clear for argument that Richmond, of all cities, should be deeply, especially interested in finding and practicing the best known methods of banking.

What Professor Laughlin has to say on unimproved banking laws will therefore have and receive special attention from the people of Richmond in every walk of life.

**PEOPLE EAGER FOR LIBRARY.**

The following statistics indicate with cold accuracy the present eagerness of Richmond people for a library and reading facilities. They are given through the kindness of Miss Grace Agents, who conducts the St. Andrew's Library. This institution is the only library in town that approaches in its functions to a public free library, and should serve as a model and example to convince the Council that there exists a pressing need and a wide demand for such an institution.

In all, 4,991 borrowers have been registered in fifteen years, and for their use a total of 3,475 books has been furnished, though a large number of these have worn out in service. The building is open only from 3 to 5 P. M., on an average of twenty-five days a month. Yet in November 492 individuals borrowed 1,491 volumes; in December, 411 borrowed 1,341 volumes; and in January 484 borrowed 1,477 volumes. This means that 489 persons a month have read over 140 books, and that during the year over 17,000 books have been issued. That is a pretty good showing for a collection less than \$300. It shows the usefulness of a public library.

The amount of information, help and recreation afforded to thousands cannot be estimated.

Yet the cost for the year is only \$1,249, exclusive of the building and the major portion of the books, as the latter have been given by friends. In addition to the books, facilities for reading thirty-five periodicals are furnished, and these papers circulated at the end of the month. On an average, it costs rather less than 3 cents per volume to give access to good literature.

The widespread use made of this collection, even at the expense of time and energy to get to it, is indicated by the fact that borrowers are registered from all parts of the city from 1817 Floyd Avenue, from the Midlothian Turnpike, Chesterfield, from 2221 East Marshall, and anywhere within these limits. In short, from all directions within four miles seekers for knowledge and pleasure of the highest form are drawn to this little centre of light.

One sentence from this report is full of meat for Richmond legislators. It reads: "Our experience shows that there is a great need for a free library, since the number we deal with shows

an eager desire for books, a fairly good care of them (or there wouldn't be any to lend), and a willingness to pay the necessary overtime dues. These figures largely pay for our periodicals. The people are old and young, men, women and children, with a large proportion of boys."

It is a fine thing that there is such an institution, doing a lofty and inspiring work in the minds of the young. Too great praise cannot be given to those who carry out this work. But the vital fact is the absolute and unanswerable proof that this city must have a free library of its own. Multiply the good done here by ten or twenty and you have a suggestion of the benefit that would result in a better informed, more enlightened and happier population. The most crying necessity for Richmond at this juncture is a public library, and the lack of one is a disgrace.

**"A CLASSMATE OF DANA'S."**

Seventy-three years an editor! What few men, if any, can claim such a distinction as that of Leonard Cox, editor of the *Charlotte Courthouse*, published at Charlotte, North Carolina. With the issue of May 2 the *Gazette* entered the fortieth year of its existence, and its venerable owner comments: "This marks the seventy-third year of the writer as editor, now in the ninety-first year of his age." He has established three newspapers, all still living, one in Cambridge, Mass., one in Warwick, N. Y., and the *Gazette* itself. It was not Mr. Cox's purpose to be a "printer" when he came to Virginia, but "a preacher." He was induced, however, to become one of three to invest in an office of which in time he became sole proprietor.

What changes Editor Cox has lived through! He saw Andrew Jackson in Boston after his second nomination for the presidency; he had a "pleasant acquaintance" with Horace Greely, while Charles A. Dana, of the Sun, was Mr. Cox's fellow-member of the class of 1843 at Harvard College. This nonagenarian also recalls many of the old residents of Charlotte and the country roundabout—the Brucers, the Henrys, the Reads, the Carringtons, the Bouldins and many others. "To have friends and retain them is said to be the secret of right and proper living," says Mr. Cox. "During all the long Reconstruction days we have endeavored to do as much as possible for the social, material and moral upbuilding of Charlotte and Southside Virginia, and it has been our regret that our success has not equaled our desire." is the valedictory of this dean of the Virginia press.

Think of the epochs which he has passed through! Of the twenty-six Presidents of the United States, twenty have been in office in Mr. Cox's lifetime. He has lived through three great wars; he has seen a small republic grow into a world power. Nearly three-quarters of a century he has sat at the editor's desk and watched journalism grow from crude beginnings to marvelous power and achievement; he knew Dana under the academic elms of Cambridge, and saw his college friend become one of the great pioneer editors of the English-speaking people.

**IS BRYAN'S HAT IN THE RING?**

Is William Jennings Bryan a candidate for the Democratic presidential nomination? Is he seeking another second consecutive defeat at the hands of the American people? Is he devising a way at once disguised and effective to knock Wilson, Clark, Harmon and Underwood into a cocked hat and wreathe the standard from them for himself? Will he at the Baltimore convention slug the present candidates over the ropes and bring the bacon back to Fairview, Nebraska, for the fourth time?

Out in Ohio this week, Harmon is telling the people that the reason of Bryan's aggressive antagonism to him is that the Nebraskan wishes to capture the nomination himself and that he is playing safe with Wilson and Clark to that end and at the same time is trying to force out Underwood and Harmon. What assurance is there that Bryan will not permit his name to go before the Baltimore convention? Who can affirm that Bryan is in reality campaigning for some other person than William Jennings Bryan?

Bryan has said that he would not be a candidate. Roosevelt said the same thing, and said it when President of the United States, a position of eminence which Bryan has never held. To-day Roosevelt is the most active, aggressive and vicious aspirant for the presidency that the nation ever knew. Who can say that six weeks from today Bryan will not be running down the Democratic nomination as relentlessly as Roosevelt is chasing the Republican nomination?

What does the Bryan campaign against Harmon mean except that Bryan hopes to be the candidate? What does the Bryan campaign against Underwood mean except that Bryan hopes to be the candidate? What other construction can reasonably be placed upon Bryan's clever efforts to play Clark against Wilson and Wilson against Clark?

What secret reason is there for Bryan's long and bitter war on Harmon? What has Harmon done? If he is unfit to be the Democratic nominee, is Bryan's opinion, why does not Bryan state his reasons for that opinion?

lon? The Nebraskan still enjoys a great degree of the confidence of the Democrats of the country, but he shoots far wide of the mark if he thinks his "oh, just because" will prevent the nomination of Harmon. The unforgivable sin of Underwood is that he dared to differ with Bryan on a national question, although the Democrats of the Congress agreed with Underwood's position.

The present drift of the Democratic current is not toward the shore of success. Clark leads the race, and yet his nomination by the Democrats in this hour of their supreme opportunity to regain dominance would be suicidal. Even Bryan would be a better candidate than Clark, but wisdom bids both. Bryan has three times appealed to the judgment of the people and three times has been defeated by them; Clark has been laughed at all over the country. The Democratic party will have nobody but itself to blame if it flies in the face of the recorded verdicts of the country and gets defeated.

**HOW TO GET THIN AGAIN.**

One of the mysteries that the Sphinx has guarded in silence heretofore is the formula for changing fat to lean. All chemists of all degrees have sought to compound an elixir potent to abolish that ill of flesh that some men are heir to, but to no avail. Methods for overcoming obesity have been devised, but they call for too much self-sacrifice, although one sort of self-sacrifice is the end gladly sought to be attained. The man who is stout and would grow thin is required to deny himself so much in the way of delectable food and drink and undergo such physical rigors and ordeals that he usually decides that it is better to remain in statu quo.

The star of hope for the fat man still shines, despite the sea of troubles that seem to surround him quite. Science has found a way for him to divest himself of superfluous flesh as pleasantly and easily as he could wish. Starvation and self-flagellation are to be set aside. The heavy Indian club and the monstrous dumbbell can be heaved out of the window; the long and weary walk may be omitted; the fat man may eat what he likes and drink what he prefers. Science has found a way.

All that the fat man militant against himself need now do to decrease his girth and attain a slim and sly-like figure is to dance, and keep on dancing. He need but caper and cavort, waltz and two-step, do the Boston and skip the barn. Dancing may seem to involve physical exertion, but dancing is really no exertion. Young men will dance until sunrise and never flag. Young women, too tired to help at home with the supper dishes, suddenly become strong at dances and protest the loudest when the musicians decline to be recalled by handclaps after "Home, Sweet Home," has brought such sweet delight to untimely end.

There is no reason why fat men should not dance and thoroughly enjoy it. Women like to dance with fat men, because if there's a fall the woman will bounce off unhurt if he falls on her partner, whilst if he fall on her she will be put out of pain at once. Of course, it would not be well for fat men to venture upon any of the prevailing hogs or trots, nor would it be particularly slightly to have 250-pounders draped in gauze interpreting the "Spring Song" or impersonating the serpentine Queen of the Nile. The two-step and the waltz are enough; they make the fat roll off, and yet the process is pleasurable and never painful. In the wildest thrill of "Alexander's Rag-Time Band," the stout brother can have double rejoicing, for he is having a good time and at the same time is reducing the cost of his next new suit. Art, music and science in happy blend have brought at last a sovereign remedy to the man who cannot see his feet.

**What bigger bonhead is there than the boob who, when introduced to you and told your name plainly and unmistakably, gives you a hard look and says: "What's the name, please?"**

It seems as if the Yellow Jackets have stung all the other nines in the Virginia Intercollegiate.

**Where is the old-fashioned lawyer who carried his books and papers in a green bag?**

Floyd Allen says he "told it just as it happened." He may find that jury corresponds to the new way Missoisians are proclaiming their "show-me" proclivities. They call themselves "hard believers."

**The Socialists are split up over the Oriental Immigration question. Some of them think the yellow races will never make good revolutionary material, others think they will be regular firebrands. But, judging from the makeup of much of the Socialist party, we hardly see how they can be against immigration.**

If the building increase and the bank closings are any indication, it will soon be time to consider seriously whether Richmond wants to annex Atlanta to give her needed metropolitan advantages.

**The Wellesley girls call kisses "dow-dahs." Perhaps the reason is that they don't know much about them.**

We trust the fact that Richmond is going to have a theatre in the high-class vaudeville circuit will not introduce the "tired business man" to our midst.

**Is there anything significant in the names of the officers of the Accomack Democratic convention which instructed for Woodrow Wilson? The secretary was named Neek and the permanent chairman was Row.**

**On the Spur of the Moment**

By Roy K. Moulton

When the Team Comes Home. The grandmothers are dying fast. The aunts and uncles, too; The epidemic is going to last. The entire summer through.

The bookkeeper gets powerful sick. Most every afternoon. The office boy is mighty quick. To pipe up the same tune.

The ribbon clerk abruptly jumps. The job at 3 P. M. He says his kids have got the mumps. And he must go to them.

The easy and kindhearted boss. At first is left in doubt. And finds that he is at a loss. To figure the thing out.

He can't see why they all must go. In flu and in pain. He goes, and yet he doesn't know. The team is home again.

To the Cannery With These. Spring garden seeds from Washington. Peg top trousers. The gentleman who claims that their wives rifle their trousers' pockets in the night.

Chafing dish suppers in your friend's flat. Spaghetti that has garlic in it. Bardsport tenor singers. Blue derby hats.

Sure cures for falling hair. The wise old chap that remembers you when you were a kid and never fails to speak about it. Non-elastic suspenders.

Our Pest Contest. The pest sells books to whom he can. Upon that cake installment plan. C. F. W.

The greatest pest in many ways. Talks much about "the good old days." J. T. R.

The prize pest? He's the happy clerk. Who always whistles while at work. E. L. P.

The very rankest pest by far. He grabs the end seat in the car. H. T. R.

The meanest pest above the ground. The shopper who just looks around. To this one I take off my lid. The pest who's got a brand new kid. H. R. P.

According to Uncle Abner. Am Tilson, our gentlemanly and congenial tourmaline artist, always has a mighty consolatory way of talking to the customers when they get in the chair.

He always tells about the time Clem Haskins died from sneezin' and gettin' his front end while he was workin' on him.

Playin' the base drum wouldn't be so very difficult if it wasn't for carrying the drum.

There was never a time in history when the boys down to the grocery store didn't think this country was goin' to the how-woos at lightning speed.

There's many a "good feller" whose wife doesn't know it. Sob poetry is all right in its place, which is on a tombstone.

Some fellows like to remember as far back as the plush furniture, but most people lose a when they get to be about eighty or ninety years old.

**Voice of the People**

Praise for One of Our Poets.

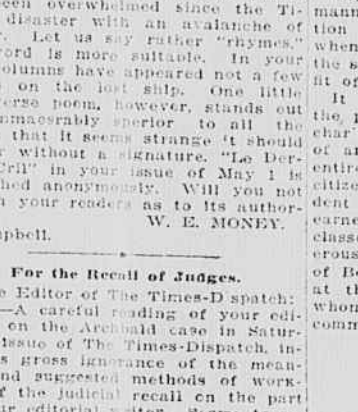
To the Editor of the Times-Dispatch: Sir—The newspaper-reading public has been overwhelmed since the Titanic disaster with an avalanche of poetry. Let us say rather "rhythms," of the world more suitable. In your own columns have appeared not a few verses on the lost ship. One little four-verse poem, however, stands out so immeasurably superior to all the others that it seems strange it should appear without a signature. "The Diver's Cry" in your issue of May 1 is published anonymously. Will you not inform your readers as to its authorship? W. E. MONEY.

**For the Recall of Judges.**

To the Editor of the Times-Dispatch: Sir—A careful reading of your editorial on the Archibald case in Saturday's issue of the Times-Dispatch, indicates gross ignorance of the meaning and suggested methods of working of the judicial recall on the part of your editorial writer. Seems to me you would at least endeavor to inform yourself upon a given subject before publishing an opinion upon it.

You say present laws are effective, but would the Archibald case ever have been investigated if the Chicago Tribune and Philadelphia North American had suppressed their knowledge of it and failed to have it brought before Congress, as so many of your interest-owned papers that are now hounding Roosevelt would have done? Anyhow, what is the use of present laws when administered by men who are determined to render a verdict, no matter what the evidence offered, in favor of the accused, as in the case of Lorimer and Stephenson. Your plea that judges invariably are clean is all poppycock, as any one would know who has kept in touch with conditions. In how many cases have we found judges that were rotten in their lives and characters placed upon the bench? They were corrupt as lawyers practicing before the bar. Does plac-

**Abbe Martin**



Who remembers the good old times when Mabel and Myrtle spent their evenings at home? Mrs. Tipson has in town today, hear her mother's will read and buy a tourin car.

**THE MAN WHO REALLY UNDERSTANDS THE POLITICAL SITUATION.**

By John T. McCutcheon.

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**RIVERS AND HARBORS FUNDS SAFEGUARDED**

[Special to The Times-Dispatch.]

Washington, May 13.—The river and harbor appropriation bill, reported by Senator Nelson from the Commerce Committee of the upper branch of Congress, and just passed by the Senate, is, in many ways, the most important measure the committee has recommended in years, as it urges legislation that cannot help but prove of a far-reaching character.

In extending the scope of the usual investigations on the part of the engineers, which are required in order that comprehensive reports may be made, the committee emphasizes the position taken by the National Rivers and Harbors Congress early in its history, that of fixing a time limit for the completion of some of the large projects in order that the public may be prepared to use the harbor or waterway thus improved. The bill, however, goes farther than any similar measure heretofore, for it calls upon the chief engineers of the army and the board of engineers for rivers and harbors to report to Congress, "in which shall be included a preliminary report not later than December 11, 1912, upon the saying, as well as other advantages, which can be accomplished by the adoption of the continuing contract system, the rapidly with which projects should be completed, upon methods of standardization by which the waterways of the country may be improved uniformly in proportion to their capacities." To enable the Board of Engineers properly to secure this information an appropriation of \$10,000 is made.

While this is a decided step forward, the commerce committee is not content to stop there, but requires that there shall be inquiries made into both private and public terminals, and transfer and dock facilities contiguous to the waterway to be improved.

The question of terminals has been one of very great importance ever since the adoption of the present system of treating the waterways of the country, for one of the most serious handicaps to water transportation has been the lack of public dock facilities at reasonable rates and within the reach of all desiring to use them.

The tendency has been toward ownership and control of such facilities by railroads, the report says, or by these and steamship lines, in conjunction with them, a practice conducive to healthy competition on the cheap handling of freight. While many communities, including several of the larger cities, are awakening to the importance of freer commerce from this handicap, the municipal or other public ownership of docks and terminal facilities, there is much remaining to be done.

Senator Nelson, chairman of the Commerce Committee, who is looked upon as the father of the continuing contract system, is enthusiastic in support of these new departures in the bill, and hopes to see it signed by the President as it passed the Senate.

**SENTENCED TO SERVE ONE MINUTE IN JAIL**

Fredericksburg, Va., May 13.—B. C. Dickinson, of Spotsylvania county, was fined \$250 and sentenced to serve one minute in jail for perjury in connection with some personal property returns for taxation. He was tried before Justices Thomas, Carner and Altenburg. An appeal was taken to the Circuit Court of Spotsylvania county. There was a strong array of counsel on both sides.

Judge T. R. H. Wright, in the Circuit Court of Richmond county, fined T. W. King \$300 and costs for violation of the local option laws in that county, and imposed a jail sentence of thirty days.

Surveyors from the office of State Highway Commissioner at Richmond have arrived here and are at work on Stafford staking out a route for the proposed good roads in that county, for which are expected to be awarded in time to begin work in July. Stafford county recently voted a bond issue of \$100,000 for the permanent improvement of roads in that county.

George Washington, of Middlesex county, shipped a few days ago by Rappahannock River steamer the first green peas from the Rappahannock River Valley to the Baltimore market. The peas sold for \$1.75 per basket.

Saturday night a white man who was riding on a freight train, suddenly fell and was killed. The accident occurred near Potomac Run on the Richmond, Fredericksburg and Potomac Railroad, six miles from this city. It is impossible to tell how the accident occurred, as there was no eyewitness. The body was buried beside the railroad tracks, by direction of the railroad officials.

The will of the late E. J. Smith was admitted to probate in the clerk's office of the Corporation Court here before Clerk A. B. Yates. Dr. C. Mason Smith, son of the deceased, qualified as administrator. Mr. Smith left no will. The estate will be equally divided between his widow and his two sons.

Mrs. Sarah C. Towles has entered suit in the Circuit Court of Spotsylvania county for a divorce from her husband, W. H. Towles. The cause alleged in the bill is cruelty and incompatibility of temper. The defendant has been prohibited from disturbing or molesting the plaintiff. He has been required to restore certain personal property to Mrs. Towles.

**QUERIES & ANSWERS**

**Moontide.** Moon in July and August shall we have the brightest moonlight nights? SUE CRIBB.

July 1-6, July 23 to August 5, August 28 to end.

**Stokes Affair.** Please give date of the shooting of W. E. D. Stokes. R. A.

June 8, 1911.

**Vespucelus.** Where can I get the original edition of the "Voyages of Amer. Vespucelus," and what was the date of the publication? R. W. AMES.

Probably nowhere. It was printed in Florence in 1496-6, and it is likely that all copies of that edition are now in the hands of libraries and collectors. Several excellent reprint editions have been made, and if one of these will serve your purpose you may get address of dealer who can supply you by sending this column stamp and addressed envelope.

**Bishop Pettigrew.** Please tell me the nationality of Bishop Pettigrew, of North Carolina. A. W. STONCE.

His father was Scotch, but came from Ireland, County Tyrone, to this country, settling first in Pennsylvania and moving to North Carolina.

**Alexander Campbell.** Please tell me where and when Alexander Campbell, the distinguished religious writer and speaker was born, and what denominations he belonged to. R. R. C.

Antrim county, Ireland, June, 1786. He was originally a Presbyterian, became a Baptist in 1812, and was excluded from that church in 1827, on account of his dissatisfaction with the "creed," and by 1833 he had attracted to his reformation some 100,000 persons, mainly in Virginia, Tennessee and Kentucky, who formed the beginning of the great denomination now known as Disciples, Christians, Reformers, Campbellites.

**NATIONAL STATE AND CITY BANK**  
RICHMOND, VA.  
3% ON SAVINGS 3%

**Know the Facts**

About your expenses. Find out just what you must spend money for and what you can do without. You will then be better able to save—you will know which expenses to eliminate.

Whatever you are able to save, deposit the money with this institution, which pays 3 per cent, compound interest on deposits from \$1.00 upward, and affords unquestioned safety because of its conservative management and the fact that it is subject to State and Government supervision.

**UNDER BOTH U.S. GOV'T & STATE SUPERVISION**